REMARKS:

In accordance with the foregoing, claims 1-4, 10-13 and 16 have been amended. Claims 5-9, 14 and 15 have been cancelled. Claims 1-4, 10-13 and 16 are pending and under consideration. No new matter has been added. The rejections are traversed below.

REJECTIONS UNDER 35 U.S.C. § 102(b) and § 102(e):

Claim 16 is rejected under 35 U.S.C. § 102(b) as being anticipated by <u>Flake</u>, and claims 8, 14 and 15 are rejected 35 U.S.C. § 102(e) as being anticipated by <u>Ogilvie</u>.

As mentioned above, claims 8, 14 and 15 are cancelled herein without prejudice. Applicants respectfully traverse the rejection of claim 16 for at least the following reasons.

<u>Flake</u> retrieves traveler's information in accordance with stored business and individual profile information of a traveler to provide the same to a travel agent. However, <u>Flake</u> is limited to managing travel information in accordance with profile data associated with the traveler, such as personal and travel preference, name and address, employer, seating preference, smoking or non-smoking preference, etc. (see, col. 3, line 53 through col. 4, line 3). That is, the business and individual profile data in <u>Flake</u> relates to preferences of the user and does not pertain to the type of request from the user (i.e., same profile data would be disclosed for different types of service requests).

<u>Ogilvie</u> is limited to disclosing sensitive information in accordance with a user's instructions (see, column 7, lines 7-9 and column 8, lines 1-5 and column 10, lines 12-15). That is, <u>Ogilvie</u> system is directed to a system for disclosing protected information based on instructions prescribed by the user, and similar to <u>Flake</u>, does not disclose information based on the type of request from the user.

In contrast, the present invention extracts personal information to be disclosed based on a type of request received from a user. For example, when a user requests nursing care expenses insurance, information related to occupation, family make-up, etc., is extracted from the personal data while information related to age, occupation, length of service, income, family make-up, etc., is extracted from the personal data when the user requests an estimate for a savings-type insurance.

Independent claim 16 as amended recites, "automatically determining a range of personal information of a user to be disclosed upon receipt of an insurance request from the

user using a table which defines a correlation between a type of said insurance and respective sets of personal information being permitted to be disclosed" and "extracting the range of personal information of the user from stored personal information based on the insurance request from the user and providing the extracted range of personal information of the user to the at least one service provider".

Neither Flake nor Ogilvie teach or suggest, "automatically determining a range of personal information of a user to be disclosed... using a table which defines a correlation between a type of said insurance and respective sets of personal information being permitted to be disclosed" and "extracting the range of personal information of the user... based on the insurance request from the user" for providing the extracted range of personal information to the at least one service provider", as recited in independent claim 16.

Therefore, withdrawal of the rejection is respectfully requested.

REJECTIONS UNDER 35 U.S.C. § 103(a):

Claims 1-7 and 9-13 under 35 U.S.C. § 103(a) as being unpatentable over various combinations of: Flake, Ogilvie and U.S. Patent No. 4,831,526 (Luchs).

As mentioned above, claims 5-9 are cancelled herein without prejudice. Applicants respectfully traverse the rejection of claims 10-13 for at least the following reasons.

The Examiner acknowledges that Flake does not teach determining a range of permitted personal information of a user for disclosure based on a kind of commodity request, thus relies on Ogilvie as teaching the same. However, Ogilvie discusses including web links to a disclosing page when web pages are specified by a user as a format to be used in disclosing information (see, col. 10, lines 24-29).

Independent claims 1, 10, 11 and 13 as amended recite, "determining a range of permitted personal information of a user... based on a kind [or type] of an insurance request information sent from said user using a table which defines a correlation between the kind of said insurance and respective sets of personal information being permitted to be disclosed" such that "said extracted range of personal information" to a provider.

Independent claim 12 as amended also recites that the present invention includes, "generating a look-up table having information regarding insurance requests from a user, wherein the information is correlated with items of disclosure using a table which defines a correlation between a kind of said insurance requests and respective sets of personal

information being permitted to be disclosed" and "extracting a range of information of a user based on an insurance request sent by the user and the correlation, and providing the extracted range of information to the at least one service provider".

It is submitted that the independent claims are patentable over <u>Flake</u> and <u>Ogilvie</u>.

For at least the above-mentioned reasons, claims depending from independent claim 1 are patentably distinguishable over <u>Flake</u> and <u>Ogilvie</u>. The dependent claims are also independently patentable. For example, as recited in claim 3, "said extraction means is responsive to said insurance request information including said user ID, for determining disclosure information of said personal information stored in said storage means based on said user ID and said kind of said insurance request information" for extracting disclosure information from the personal information. The <u>Flake</u> and <u>Ogilvie</u> method does not teach or suggest, "determining disclosure information of said personal information stored in said storage means based on said user ID and said kind of said insurance request information" for extracting disclosure information from the personal information as recited in dependent claim 3.

Therefore, withdrawal of the rejection is respectfully requested.

CONCLUSION:

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.
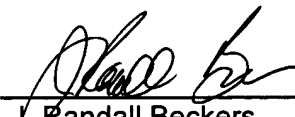
Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: _____5/6/15_____   By: _____
                                         J. Randall Beckers
                                         Registration No. 30,358

1201 New York Avenue, NW, Suite 700
Washington, D.C. 20005
Telephone: (202) 434-1500
Facsimile: (202) 434-1501